

Fill in this information to identify the case:

Debtor1 Amy Elizabeth Ward

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the : MIDDLE District of Pennsylvania  
(State)

Case number 1:17-bk-04176-HWV

## Form 4100R

# Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

### Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association

Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account: 4681

Property address: 1444 WHEATFIELD DR.  
Number Street

YORK, PA 17408

City State ZIP Code

### Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ \_\_\_\_\_

### Part 3: Postpetition Mortgage

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

    /    /      
MM/DD/YYYY

- ☒ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- |   |                 |
|---|-----------------|
| a. Total postpetition ongoing payments due:   | (a) \$19,616.08 |
| b. Total fees, charges, expenses, escrow and costs outstanding(PPFN filed 7/26/2018): | + (b) \$650.00  |
| c. Total suspense:  | - (c) \$439.47  |
| d. Total.   | (d) 19,826.61   |

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

11 / 1 / 2020  
MM/ DD/ YYYY

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;  
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and  
☒ all amounts the creditor contends remain unpaid

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

Check the appropriate box:

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**x** /s/ Charles G. Wohlrab  
Signature

Date 02/17/2022

Print Charles G. Wohlrab, Esq.  
First Name Middle Name Last Name Title Authorized Agent

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 130 Clinton Rd #202  
Number Street

Fairfield, NJ 7004  
City State ZIP Code

Contact 470-321-7112

Email cwohlab@raslg.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on February 18, 2022 I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Amy Elizabeth Ward  
1444 Wheatfield Drive  
York, PA 17408

And via electronic mail to:

Paul Donald Murphy-Ahles  
Dethlefs Pykosh & Murphy  
2132 Market Street  
Camp Hill, PA 17011

Jack N Zaharopoulos (Trustee)  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101

By: /s/ Esther Kudron

# PAYMENT HISTORY

PAYMENT HISTORY PER MSP										
LOAN NUMBER			POST-PETITION							
FILING DATE			PAYMENT CHANGES							
PAYMENTS IN POC			EFFECTIVE	11/1/2017	2/1/2018	11/1/2018	11/1/2019	11/1/2020	3/1/2021	4/1/2022
FIRST POST-PETITION DUE DATE			AMOUNT	\$ 677.20	\$ 1,250.04	\$ 1,272.47	\$1,227.88	\$1,236.67	\$1,222.45	\$1,318.77
INCOMING FUNDS			MANUAL HISTORY					COMMENTS		
DATE	PRE-PETITION FUNDS	POST-PETITION FUNDS	PAYMENT AMOUNT	Phonepay Fee	MANUAL SUSP	MANUAL SUSP BAL	MANUAL POST PYMT	COMMENTS		
STARTING BALANCES				\$ -	\$ -	\$ -				
11/2/2017		\$ 1,251.00	\$677.20	\$ -	\$ 573.80	\$ 573.80	11/1/2017			
11/3/2017				\$ -	\$ -	\$ 573.80				
12/18/2017		\$ 1,250.04	\$677.20	\$ -	\$ 572.84	\$ 1,146.64	12/1/2017			
1/2/2018			\$677.20	\$ -	\$ (677.20)	\$ 469.44	1/1/2018			
1/3/2018				\$ -	\$ -	\$ 469.44				
1/12/2018		\$ 1,250.04	\$1,250.04	\$ -	\$ -	\$ 469.44	2/1/2018			
2/1/2018		\$ 1,250.04	\$1,250.04	\$ -	\$ -	\$ 469.44	3/1/2018			
2/2/2018				\$ -	\$ -	\$ 469.44				
3/8/2018		\$ 1,250.04	\$1,250.04	\$ -	\$ -	\$ 469.44	4/1/2018			
3/29/2018		\$ 1,250.04	\$1,250.04	\$ -	\$ -	\$ 469.44	5/1/2018			
5/16/2018		\$ 10.85		\$ -	\$ 10.85	\$ 480.29				
5/24/2018		\$ 1,250.04	\$1,250.04	\$ -	\$ -	\$ 480.29	6/1/2018			
7/3/2018		\$ 1,250.04	\$1,250.04	\$ -	\$ -	\$ 480.29	7/1/2018			
7/24/2018		\$ 1,204.50	\$1,250.04	\$ -	\$ (45.54)	\$ 434.75	8/1/2018			
7/30/2018				\$ -	\$ -	\$ 434.75				
7/30/2018				\$ -	\$ -	\$ 434.75				
7/30/2018				\$ -	\$ -	\$ 434.75				
7/30/2018				\$ -	\$ -	\$ 434.75				
8/17/2018		\$ 1,250.04	\$1,250.04	\$ -	\$ -	\$ 434.75	9/1/2018			
8/31/2018				\$ -	\$ -	\$ 434.75				
9/12/2018		\$ 1,250.04	\$1,250.04	\$ -	\$ -	\$ 434.75	10/1/2018			
10/8/2018		\$ 1,250.04	\$1,272.47	\$ -	\$ (22.43)	\$ 412.32	11/1/2018			
11/8/2018		\$ 1,272.47	\$1,272.47	\$ -	\$ -	\$ 412.32	12/1/2018			
12/10/2018		\$ 1,273.00	\$1,272.47	\$ -	\$ 0.53	\$ 412.85	1/1/2019			
1/17/2019		\$ 1,273.00	\$1,272.47	\$ -	\$ 0.53	\$ 413.38	2/1/2019			
2/14/2019		\$ 1,272.47	\$1,272.47	\$ -	\$ -	\$ 413.38	3/1/2019			
3/15/2019				\$ -	\$ -	\$ 413.38				
3/27/2019		\$ 1,272.47	\$1,272.47	\$ -	\$ -	\$ 413.38	4/1/2019			
4/23/2019		\$ 1,273.00	\$1,272.47	\$ -	\$ 0.53	\$ 413.91	5/1/2019			
5/22/2019		\$ 1,275.00	\$1,272.47	\$ -	\$ 2.53	\$ 416.44	6/1/2019			

6/13/2019	\$ 160.63			\$ -	\$ -	\$ 416.44		
6/29/2019		\$ 1,272.47	\$1,272.47	\$ -	\$ -	\$ 416.44	7/1/2019	
7/23/2019	\$ 283.59			\$ -	\$ -	\$ 416.44		
8/1/2019		\$ 1,273.00	\$1,272.47	\$ -	\$ 0.53	\$ 416.97	8/1/2019	
8/20/2019	\$ 94.53			\$ -	\$ -	\$ 416.97		
8/21/2019				\$ -	\$ -	\$ 416.97		
8/21/2019				\$ -	\$ -	\$ 416.97		
8/29/2019		\$ 1,273.00	\$1,272.47	\$ -	\$ 0.53	\$ 417.50	9/1/2019	
9/25/2019		\$ 1,273.00	\$1,272.47	\$ -	\$ 0.53	\$ 418.03	10/1/2019	
10/1/2019	\$ 382.59			\$ -	\$ -	\$ 418.03		
10/17/2019	\$ 99.00			\$ -	\$ -	\$ 418.03		
10/23/2019		\$ 1,273.00	\$1,227.88	\$ -	\$ 45.12	\$ 463.15	11/1/2019	
11/14/2019	\$ 189.48			\$ -	\$ -	\$ 463.15		
12/9/2019		\$ 1,223.00	\$1,227.88	\$ -	\$ (4.88)	\$ 458.27	12/1/2019	
12/10/2019				\$ -	\$ -	\$ 458.27		
12/20/2019	\$ 284.22			\$ -	\$ -	\$ 458.27		
12/23/2019				\$ -	\$ -	\$ 458.27		
1/2/2020		\$ 1,223.00	\$1,227.88	\$ -	\$ (4.88)	\$ 453.39	1/1/2020	
1/28/2020	\$ 189.48			\$ -	\$ -	\$ 453.39		
1/30/2020		\$ 1,223.00	\$1,227.88	\$ -	\$ (4.88)	\$ 448.51	2/1/2020	
2/19/2020	\$ 94.74			\$ -	\$ -	\$ 448.51		
2/29/2020		\$ 1,223.00	\$1,227.88	\$ -	\$ (4.88)	\$ 443.63	3/1/2020	
3/6/2020				\$ -	\$ -	\$ 443.63		
3/18/2020	\$ 189.48			\$ -	\$ -	\$ 443.63		
4/9/2020		\$ 1,228.00	\$1,227.88	\$ -	\$ 0.12	\$ 443.75	4/1/2020	
4/23/2020		\$ 1,228.00	\$1,227.88	\$ -	\$ 0.12	\$ 443.87	5/1/2020	
4/24/2020	\$ 284.22			\$ -	\$ -	\$ 443.87		
5/12/2020	\$ 91.39			\$ -	\$ -	\$ 443.87		
6/4/2020		\$ 1,228.00	\$1,227.88	\$ -	\$ 0.12	\$ 443.99	6/1/2020	
6/8/2020	\$ 182.78			\$ -	\$ -	\$ 443.99		
6/10/2020				\$ -	\$ -	\$ 443.99		
7/2/2020		\$ 1,228.00	\$1,227.88	\$ -	\$ 0.12	\$ 444.11	7/1/2020	
7/10/2020	\$ 274.17			\$ -	\$ -	\$ 444.11		
7/30/2020		\$ 1,223.00	\$1,227.88	\$ -	\$ (4.88)	\$ 439.23	8/1/2020	
8/11/2020				\$ -	\$ -	\$ 439.23		
8/17/2020	\$ 182.78			\$ -	\$ -	\$ 439.23		
8/21/2020				\$ -	\$ -	\$ 439.23		
9/11/2020		\$ 1,228.00	\$1,227.88	\$ -	\$ 0.12	\$ 439.35	9/1/2020	
9/22/2020	\$ 274.17			\$ -	\$ -	\$ 439.35		
9/23/2020				\$ -	\$ -	\$ 439.35		
10/8/2020		\$ 1,228.00	\$1,227.88	\$ -	\$ 0.12	\$ 439.47	10/1/2020	
10/20/2020	\$ 91.39			\$ -	\$ -	\$ 439.47		
11/9/2020	\$ 184.80			\$ -	\$ -	\$ 439.47		
12/15/2020	\$ 184.80			\$ -	\$ -	\$ 439.47		
12/17/2020				\$ -	\$ -	\$ 439.47		
1/25/2021	\$ 184.80			\$ -	\$ -	\$ 439.47		



2/23/2021	\$ 277.20		\$ -	\$ -	\$ 439.47	
3/16/2021			\$ -	\$ -	\$ 439.47	
3/22/2021	\$ 277.20		\$ -	\$ -	\$ 439.47	
3/23/2021			\$ -	\$ -	\$ 439.47	
4/20/2021	\$ 184.80		\$ -	\$ -	\$ 439.47	
5/24/2021	\$ 184.80		\$ -	\$ -	\$ 439.47	
6/22/2021	\$ 190.90		\$ -	\$ -	\$ 439.47	
7/21/2021	\$ 190.90		\$ -	\$ -	\$ 439.47	
7/22/2021			\$ -	\$ -	\$ 439.47	
8/11/2021			\$ -	\$ -	\$ 439.47	
8/23/2021			\$ -	\$ -	\$ 439.47	
8/30/2021	\$ 286.35		\$ -	\$ -	\$ 439.47	
9/30/2021	\$ 95.45		\$ -	\$ -	\$ 439.47	
10/21/2021	\$ 286.35		\$ -	\$ -	\$ 439.47	
10/22/2021			\$ -	\$ -	\$ 439.47	
12/8/2021	\$ 185.42		\$ -	\$ -	\$ 439.47	
12/28/2021	\$ 185.42		\$ -	\$ -	\$ 439.47	
1/26/2022	\$ 110.86		\$ -	\$ -	\$ 439.47	
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